

REMARKS AND ARGUMENTS

This paper is submitted in response to the non-final Office Action mailed on August 14, 2002. In the Office Action, Claims 1-11, 15-26 and 30-86 were rejected for non-statutory double patenting in light of the claims of U.S. Patent Nos. 6,290,137 (the '137 patent) and 6,296,188 (the '188 patent). Claims 87-90 were objected to as being dependent on a rejected base claim but were indicated as being allowable if rewritten in independent form. All claims should now be in condition for allowance.

Enclosed herewith is a terminal disclaimer in compliance with 37 CFR 1.321(c) to overcome the double patenting rejections.

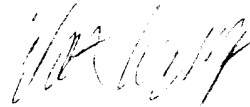
Applicant objects to the Statement of Reasons for Allowance. The financial transaction card described in the first paragraph of the Statement does not appear to correspond to any of the claims of the subject application. The closest claim to which the first paragraph of the Statement corresponds is Claim 59. However, Claim 59 is not limited to transparent cards, but also encompasses cards that are translucent. None of the other claims appear to correspond to the card described in the first paragraph of the Statement. It is suggested that the Office amend the first paragraph of the Statement so that it covers all of the claims in the application.

Regarding prior art, one PTO-892 form and one PTO-1449 form were attached to the Office Action. Applicant previously submitted two Information Disclosure Statements with PTO-1449 forms. One PTO-1449 form was initialed and is the one that was attached to the Office Action. The other PTO-1449 form was not attached to the Office Action. A copy of this missing form is enclosed herewith. It was attached to an Information Disclosure Statement filed on March 31, 2001. Applicant notes that most of the references listed in the PTO-892 form

accompanying the Office Action duplicate the references listed in the missing PTO-1449 form. However, there are two references listed in the missing PTO-1449 form that are not listed in the PTO-892 form, namely, Scantlin (US 3,987,725) and Freeman et al. (US 6,019,284). Applicant requests that the enclosed PTO-1449 form be initialed so that the Scantlin and Freeman et al. references are made of record.

Accordingly, reconsideration is respectfully requested and Notices of Allowability and Allowance are earnestly solicited.

Respectfully submitted,



By: Walter W. Duft
Attorney for Applicant(s)
Registration No. 31,948

10255 Main Street, Suite 10
Clarence, New York 14031
Telephone: (716) 759-1231